Certificate Number: 14912-PAW-DE-036349353

Bankruptcy Case Number: 20-21066



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 23, 2022</u>, at <u>9:57</u> o'clock <u>AM EST</u>, <u>Pamela Hilliard</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Western</u> District of Pennsylvania.

Date: February 23, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor